

ABSTRACT

The high number of internet users in Indonesia isn't followed by the number of internet banking user who using the service. A survey conducted in five major cities in Indonesia says 34.7% of respondents knew about the internet banking service, but only 8.1% which is an internet banking users. The big gap of internet banking awareness against use of internet banking despite of internet usage in Indonesia is high can be influenced by cultural factors in Indonesia

The purpose of this study was to determine the effect of UTAUT construct, when the influence of behavioral intention to use behavior variable in UTAUT moderated by Hofstede's five culture dimensions from Baptista & Oliveira (2015) on the use of internet banking. Data collection process using quota sampling which is customers of banks in Indonesia who didn't using internet banking services. The spread of the questionnaire through online and offline with a total of 1299 questionnaires were returned and processed as many as 900 questionnaires to qualify.

The analysis technique used in this study is Partial Least Square (PLS) (variance based of Structural Equation Modelling) with Warp PLS program to test the predictive in the model that has been proposed. This study found that the effort expectancy, performance expectancy and social influence significantly affect behavioral intention to enhance the use of internet banking intentions. In this study, the moderator variable masculinity / femininity moderating influence on the behavioral intention to usage behavior.

Keywords : Internet Banking, UTAUT, Hofstede's Dimensional Culture, Partial Least Square (PLS), Warp PLS.